



Pre-Qualification

When you contact a lender for pre-qualification you will need to provide the following information about yourself, your income, your employment and your residence (for the last two years).

Getting pre-qualified is a strong first step if you're buying a home. It allows you to see how much you can be approved for and gives you a gauge of the price range you'll be searching in. Once you're pre-qualified, it's a snap to apply for full approval.

First Borrower's Legal Name: _____
Social Security Number: _____ Birth date: _____
Employer: _____
Employer's Address: _____
Job Title: _____
Work Phone: _____ Time With Employer: _____
Gross Monthly Income: _____ Salaried or Hourly: _____

Second Borrower's Legal Name: _____
Social Security Number: _____ Birth date: _____
Employer: _____
Employer's Address: _____
Job Title: _____
Work Phone: _____ Time With Employer: _____
Gross Monthly Income: _____ Salaried or Hourly: _____

Current Address: _____
Home Phone Number: _____
Did you rent or own? _____ Time at Address: _____ Payment: _____

Previous Address: _____
Home Phone Number: _____
Did you rent or own? _____ Time at Address: _____ Payment: _____

Checklist

- A check for the application fee.
- Paycheck stubs from the last 30 days that show your year to date earnings.
- W-2 forms for the past 2 years (or tax returns if you're self-employed).
- The names and addresses of all employers form the past 2 years.
- Checking and savings account statements from the past 3 months.
- Statements from CDs, IRAs, stocks, bonds, etc.
- Information concerning any real estate you own including address, current market value, lender's name and address, loan amount number, monthly payment amount or rents received.
- If divorced bring a copy of your divorce decree plus alimony or child support information.
- If you've filed bankruptcy or have had a foreclosure or any judgments against you in the past seven years, bring information on the proceedings.